

PINNACLE BANK HOLDING COMPANY, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3458040	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$163	\$154	-5.5%		
Loans	\$98	\$86	-11.5%		
Construction & development	\$7	\$6	-8.0%		
Closed-end 1-4 family residential	\$5	\$4	-5.2%		
Home equity	\$2	\$2	-19.2%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-14.6%		
Commercial & Industrial	\$7	\$5	-24.5%		
Commercial real estate	\$72	\$65	-10.5%		
Unused commitments	\$3	\$4	11.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$37	8.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$15	\$16	3.0%		
Cash & balances due	\$4	\$6	52.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$161	\$151	-6.2%		
Deposits	\$141	\$131	-7.0%		
Total other borrowings	\$20	\$20	0.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$2	\$3	52.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	2.5%	2.3%	--		
Tier 1 risk based capital ratio	3.9%	3.7%	--		
Total risk based capital ratio	5.1%	5.0%	--		
Return on equity ¹	-337.1%	23.2%	--		
Return on assets ¹	-7.4%	0.4%	--		
Net interest margin ¹	2.8%	2.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	76.4%	45.5%	--		
Loss provision to net charge-offs (qtr)	35.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	5.4%	58.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	6.3%	6.2%	0.0%	0.3%	--
Home equity	3.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.7%	1.6%	0.0%	--
Commercial & Industrial	17.3%	6.4%	0.0%	0.0%	--
Commercial real estate	4.4%	3.2%	0.1%	0.0%	--
Total loans	5.3%	7.4%	0.1%	0.0%	--